

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_ NEW JERSEY

IN RE DAVID RISTICK

Case No. 17-19196  
Reporting Period: 03/01/2018-03/31/2018

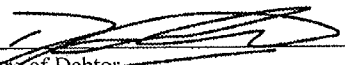
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

04/10/18  
Date

\_\_\_\_\_  
Signature of Joint Debtor

Date

\_\_\_\_\_  
Signature of Authorized Individual\*

Date

\_\_\_\_\_  
Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: DAVID RISTICK  
Debtor

Case No. 17-19196  
Reporting Period 03/01/2018-03/31/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CON'T)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	995.44	995.44
<b>RECEIPTS</b>		
Wages (Net)	2533.03	56944.11
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	\$1,400.00	9355.84
<b>Total Receipts</b>	<b>3933.03</b>	<b>66299.95</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1001.95	8767.52
Insurance	76.81	2259.81
Auto Expense	228.24	3893.64
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		784.25
Household Expenses	2224.1	40894.36
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		3507.73
Gifts		105.19
Reimbursable business expenses	1046.36	6184.29
<b>Total Ordinary Disbursements</b>	<b>4577.01</b>	<b>66396.35</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		325
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		<b>325</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>		<b>66721.35</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		<b>-643.98</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>		<b>351.46</b>

In re DAVID RISTICK  
Debtor

Case No. 17-19196  
03/01/2018-03/31/2018

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
old account		0	200
INSURANCE REFUND			160.76
CORRECTION		-19.85	93.58
GIFT			2500
TRAVEL EXPENSE REIMBURSEMENT		1400	4304.14
<b>Other Taxes</b>			
<b>Other Ordinary Disbursements</b>			
<b>Other Reorganization Expenses</b>			

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 02/17/2018 - 02/23/2018		Pay Date: 02/28/2018			
Employee				SSN					
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186					
Earnings and Hours		Qty	Rate	Current	YTD Amount	Paid Time Off	Earned	YTD Used	Available
Salary				2,000.00	11,300.00	Sick	0:00		0:00
Taxes				Current	YTD Amount	Vacation	0:00		0:00
NJ - WF/SWF				-0.84	-4.75				
NJ - Health Care Subsidy				0.00	0.00				
NJ - Family Leave Insurance				-1.80	-10.17				
Medicare Employee Addl Tax				0.00	0.00				
Federal Withholding				-17.00	-107.00				
Social Security Employee				-124.00	-700.60				
Medicare Employee				-29.00	-163.85				
NJ - Withholding				-9.04	-66.77				
NJ - Disability				-3.80	-21.47				
NJ - Unemployment				-7.65	-43.22				
				-193.13	-1,117.83				
Net Pay				1,806.87	10,182.17				

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 02/24/2018 - 03/02/2018		Pay Date: 03/08/2018				
Employee				SSN						
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186						
Earnings and Hours		Qty	Rate	Current	YTD Amount	Paid Time Off		Earned	YTD Used	Available
Salary				800.00	12,100.00	Sick		0:00		0:00
						Vacation		0:00		0:00
Taxes				Current	YTD Amount					
NJ - WF/SWF				-0.33	-5.08					
NJ - Health Care Subsidy				0.00	0.00					
NJ - Family Leave Insurance				-0.72	-10.89					
Medicare Employee Addl Tax				0.00	0.00					
Federal Withholding				-5.00	-112.00					
Social Security Employee				-49.60	-750.20					
Medicare Employee				-11.60	-175.45					
NJ - Withholding				-1.99	-68.76					
NJ - Disability				-1.52	-22.99					
NJ - Unemployment				-3.06	-46.28					
				-73.82	-1,191.65					
Net Pay				726.18	10,908.35					

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

DAVID RISTICK BANK RECONCILIATION

3/31/2018

beginning balance	995.44
total deposits	3933.03
total withdrawals	4577.01
ending balance	351.46
outstanding checks	0
register balance	351.46



America's Most Convenient Bank®

T STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ  
5 NOTTINGHAM WAY  
TURNERSVILLE NJ 08012

Page: 1 of 5  
Statement Period: Feb 24 2018-Mar 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

Chapter 1) Checking

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Account # 432-9638419

ACCOUNT SUMMARY

Beginning Balance	1,692.80	Average Collected Balance	314.47
Electronic Deposits	3,286.67	Interest Earned This Period	0.00
Other Credits	650.00	Interest Paid Year-to-Date	0.00
Checks Paid	1,300.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	3,966.59	Days in Period	28
Other Withdrawals	605.00		
Ending Balance	-242.12		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$105.00	\$105.00

DAILY ACCOUNT ACTIVITY

Posting Date	Description	Amount
03/01	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	1,806.87
03/01	CCD DEPOSIT, UNITED1127 CASH DISB DAVID	600.00
03/07	ACH RETURNED ITEM, NORTHWESTERN MU ISA PAYMNT ****880-02	76.81
03/09	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	726.18
03/13	ACH RETURNED ITEM, NORTHWESTERN MU RETRY PYMT ****880-02	76.81
	Subtotal	3,286.67

Posting Date	Description	Amount
03/09	RETURNED ITEM	650.00
	Subtotal	650.00

Checks Paid	No. Checks. 2	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments
DATE	SERIAL NO	AMOUNT
03/08	104	650.00
03/12	104*	650.00
	Subtotal	1,300.00

Call 1-800-943-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposit Discrepancy? TD Bank N.A. Equal Housing Lender







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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period: Feb 24 2018-Mar 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments POSTING DATE	DESCRIPTION	AMOUNT
02/26	DEBIT POS, *****30009793589, AUT 022418 DDA PURCHASE P C 107 ITHACA *NY	61.62
02/26	DEBIT POS, *****30009793589, AUT 022518 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	40.00
02/26	DEBIT POS, *****30009793589, AUT 022618 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	20.25
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR DUNKIN 350392 Q35 WHITNEY POINT *NY	19.98
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	15.99
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	12.59
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	10.99
02/26	DEBIT POS, *****30009793589, AUT 022518 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	10.10
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	9.49
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	112.89
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR SHOPRITE WASHINGTON TWP SEWELL *NJ	94.56
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	60.94
02/27	DEBIT POS, *****30009793589, AUT 022618 DDA PURCHASE P C 107 ITHACA *NY	20.86
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	87.05
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR MIRABITO 13 RICHFORD RICHFORD *NY	51.74
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	17.04
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	15.27
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE EXXON NEW MILFORD NEW MILFORD *PA	12.53
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	10.00
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	8.99
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	4.48
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCHASE JIFFY LUBE 438 BLACKWOOD *NJ	104.48



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## STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period Feb 24 2018-Mar 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

DAILY ACCOUNT ACTIVITY<sup>2</sup>

Electronic POSTING DATE	Payments (continued)	DESCRIPTION	AMOUNT
03/01	TD ATM DEBIT, *****30009793589, AUT 030118 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	100.00	
03/01	DEBIT POS, *****30009793589, AUT 022818 DDA PURCH W/CB CVS PHARMACY 00 00362 SEWELL *NJ	71.60	
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	66.91	
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCH W/CB CVS PHARMACY 00 00362 SEWELL *NJ	56.29	
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCHASE GNC 0360 GNC 003601750 DEPTFORD *NJ	51.99	
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022818 VISA DDA PUR SUNOCO 0471265900 WHITNEY POINT *NY	40.08	
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	23.50	
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	18.97	
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR ATLCITYELECT SPEEDPAY 800 642 3780 *DC	1,001.95	
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR COMCAST 800 COMCAST *NJ	450.00	
03/02	DEBIT POS, *****30009793589, AUT 030218 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	335.69	
03/02	DEBIT POS, *****30009793589, AUT 030218 DDA PURCHASE WAWA 499 SEWELL *NJ	159.80	
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR SUNOCO 0204081400 TURNERSVILLE *NJ	45.21	
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR AUTOSHEEN CAR WASH BLACKWOOD *NJ	42.04	
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR MCDONALD S F10083 SEWELL *NJ	19.76	
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	60.98	
03/05	TD ATM DEBIT, *****30009793589, AUT 030318 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	60.00	
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030218 VISA DDA PUR ADVOCARE LERCH AND AMA SEWELL *NJ	50.00	
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030318 VISA DDA PUR SUNOCO 0204081400 TURNERSVILLE *NJ	36.51	
03/06	DEBIT CARD PURCHASE, *****30009793589, AUT 030518 VISA DDA PUR SHOPRITE WASHINGTONWP SEWELL *NJ	98.94	
03/06	ACH DEBIT, NORTHWESTERN MU ISA PAYMNT *****884-02	76.81	
03/12	NONTD ATM DEBIT, *****30009793589, AUT 031018 DDA WITHDRAW 135 FAIRGROUNDS MEMORIA IHACA *NY	102.00	
03/12	ACH DEBIT, NORTHWESTERN MU RETRY PYMT *****884-02	76.81	



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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASL 17-19196 DIST NJ

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Statement Period: Feb 24 2018-Mar 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/12	DEBIT POS, *****30009793589, AUT 031018 DDA PURCHASE P C 107 ITHACA *NY	46.24
03/12	DEBIT CARD PURCHASE, *****30009793589, AUT 031018 VISA DDA PUR MIRABITO 46 ITHACA ITHACA *NY	30.03
03/13	DEBIT CARD PURCHASE, *****30009793589, AUT 031218 VISA DDA PUR WAWA 975 00009753 TURNERSVILLE *NJ	42.64
	Subtotal	3,966.59

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/01	DEBIT	500.00
03/07	OVERDRAFT RET	35.00
03/09	OVERDRAFT RET	35.00
03/13	OVERDRAFT RET	35.00
	Subtotal	605.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/23	1,692.80	03/06	-69.20
02/26	1,491.79	03/07	-27.39
02/27	1,202.54	03/08	-677.39
02/28	995.44	03/09	-663.79
03/01	2,368.49	03/12	-241.29
03/02	314.04	03/13	-242.12
03/05	106.55		



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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ  
5 NOTTINGHAM WAY  
TURNERSVILLE NJ 08012

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Statement Period Mar 24 2018-Apr 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

Chapter 11 Checking

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Account # 432-9638419

ACCOUNT SUMMARY

Beginning Balance	-242.12	Average Collected Balance	774.08
Deposits	2,459.00	Interest Earned This Period	0.00
Electronic Deposits	2,001.26	Interest Paid Year-to-Date	0.00
Electronic Payments	3,431.01	Annual Percentage Yield Earned	0.00%
Other Withdrawals	400.00	Days in Period	31
Ending Balance	387.13		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$105.00

DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	AMOUNT
03/26	DEPOSIT	700.00
03/26	DEPOSIT	600.00
04/02	DEPOSIT	100.00
04/11	DEPOSIT	1,059.00
	Subtotal:	2,459.00

POSTING DATE	DESCRIPTION	AMOUNT
03/26	ATM CASH DEPOSIT, *****30009793589 AUT 032618 ATM CASH DEPOSIT 284 EGG HARBOR ROAD SEWELL * NJ	100.00
04/09	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	901.26
04/11	ATM CASH DEPOSIT, *****30009793589 AUT 041118 ATM CASH DEPOSIT 284 EGG HARBOR ROAD SEWELL * NJ	1,000.00
	Subtotal:	2,001.26

How	To	Balance	Your	Account	Page	2 of 4
Begin by adjusting your account register as follows:					1	Ending Balance 887.13
fi	Subtract any services charges shown on this statement		2	List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.	2	Total Deposits
fi	Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded					
fi	Add any interest earned if you have an interest-bearing account		3	Subtotal by adding lines 1 and 2	3	Sub Total
fi	Add any automatic deposit or overdraft line of credit					
fi	Review all withdrawals shown on this statement and check them off in your account register		4	List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.	4	Total Withdrawals
fi	Follow instructions 2-5 to verify your ending account balance		5	Subtract Line 4 from 3. This adjusted balance should equal your account balance.	5	Adjusted Balance

**2**

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		<b>2</b>

**4**

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		<b>4</b>

**FOR CONSUMER ACCOUNT ONLY - IN CASE OF ERROR OR QUESTION ABOUT YOUR ELECTRONIC FUND TRANSFERS**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TDBank, N.A. Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- fi Your name and account number.
- fi A description of the error or transaction you are unsure about.
- fi The dollar amount and date of the suspected error.

When making verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER ACCOUNT ONLY - BILLING RIGHTS SUMMARY**

**In case of Error or Question About Your Bill**

If you think our bill is wrong or if you need more information about a transaction, you can write to us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights in your letter if you do the following information:

- fi Your name and account number.
- fi The dollar amount of the suspected error.
- fi Describe the error and explain if you can why you believe there is an error.
- fi If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating. If you are still obligated to pay the part of your bill that is not in question, while we investigate, our question we cannot report you as delinquent or take any action to collect the amount in question.

**FINANCE CHARGE** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline Overdraft Protection account (the term "ODP" or "ODP" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method to calculate the finance charge. The finance charge begins to accrue on the date advance and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Day an Period time the Daily Periodic Rate as listed in the Account Summary section on the front of the statement. The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance of the day after advance has been added and payment or credit has been subtracted, plus or minus any other adjustment that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Page 3 of 3  
Statement Period Mar 24 2018-Apr 23 2018  
Cust Ref # 4329638419-039-1-###  
Primary Account # 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments	POSTING DATE	DESCRIPTION	AMOUNT
	03/26	DEBIT CARD PURCHASE, *****30009793589, AUT 032418 VISA DDA PUR AMERICAN AIR001218033904 FORT WORTH *TX	324.30
	03/26	DEBIT CARD PURCHASE, *****30009793589, AUT 032418 VISA DDA PUR AMERICAN AIR001062030781 FORT WORTH *TX	38.52
	03/26	DEBIT CARD PURCHASE, *****30009793589, AUT 032418 VISA DDA PUR TRAVEL INSURANCE POLICY 800 729 6021 *VA	22.68
	03/26	DEBIT CARD PURCHASE, *****30009793589, AUT 032418 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	14.99
	03/26	DEBIT CARD PURCHASE, *****30009793589, AUT 032418 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	0.99
	03/27	DEBIT CARD PAYMENT, *****30009793589, AUT 032618 VISA DDA PUR AMAZONPRIME MEMBERSHIP AMZN COM PRME *WA	13.85
	03/28	DEBIT CARD PURCHASE, *****30009793589, AUT 032618 VISA DDA PUR AMERICAN AIR001218055380 FORT WORTH *TX	324.30
	03/28	DEBIT CARD PURCHASE, *****30009793589, AUT 032718 VISA DDA PUR SME EVENTS 1 800 733 4763 *MI	50.00
	03/28	DEBIT CARD PURCHASE, *****30009793589, AUT 032618 VISA DDA PUR AMERICAN AIR001062040106 FORT WORTH *TX	45.53
	03/29	DEBIT POS, *****30009793589, AUT 032918 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL *NJ	90.82
	03/29	DEBIT CARD PURCHASE, *****30009793589, AUT 032718 VISA DDA PUR MEZZOGIORNO PHILADELPHIA *PA	9.27
	04/03	DEBIT CARD PURCHASE, *****30009793589, AUT 040218 VISA DDA PUR COMCAST 800 COMCAST *NJ	179.69
	04/03	DEBIT POS, *****30009793589, AUT 040318 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL *NJ	64.19
	04/04	DEBIT POS, *****30009793589, AUT 040418 DDA PURCHASE TARGET T 4001 BLACK H TURNERSVILLE *NJ	38.95
	04/04	DEBIT POS, *****30009793589, AUT 040418 DDA PURCHASE TARGET T 4001 BLACK H TURNERSVILLE *NJ	8.28
	04/04	DEBIT POS, *****30009793589, AUT 040418 DDA PURCHASE TARGET T 4001 BLACK H TURNERSVILLE *NJ	5.79
	04/06	DEBIT CARD PURCHASE, *****30009793589, AUT 040518 VISA DDA PUR AA INFLIGHT VISA FACET 3 PHOENIX *AZ	5.00
	04/09	DEBIT CARD PURCHASE, *****30009793589, AUT 040518 VISA DDA PUR URBANOUTFITTERS COM 800 282 2200 *PA	18.94
	04/09	DEBIT CARD PURCHASE, *****30009793589, AUT 040718 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	0.99
	04/11	DEBIT CARD PURCHASE, *****30009793589, AUT 040918 VISA DDA PUR APIIVE ENVIRONMENTAL P 610 707 2847 *PA	158.87
	04/12	DEBIT POS, *****30009793589, AUT 041218 DDA PURCHASE SHOPRITE GLASSBORO S1 GLASSBORO *NJ	114.28
	04/12	DEBIT CARD PURCHASE, *****30009793589, AUT 041118 VISA DDA PUR MERCIER ORCHARDS 706 632 3411 *GA	83.02

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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Page 4 of 5  
Statement Period Mar 24 2018-Apr 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

DEBIT ACCOUNT ACTIVITY

Electronic Payments (continued)

DATE	DESCRIPTION	AMOUNT
04/12	DEBIT CARD PURCHASE, WAWA 975 00009753, TURNERSVILLE * NJ	38.00
04/12	DEBIT CARD PURCHASE, MCDONALD S F10083, SEWELL * NJ	20.98
04/12	DEBIT CARD PURCHASE, STARBUCKS STORE 09802, SEWELL * NJ	17.75
04/13	DEBIT CARD PURCHASE, AMAZON MKTPLACE PMTS, AMZN COM BILL * WA	77.47
04/13	DEBIT CARD PURCHASE, AMAZON MKTPLACE PMTS, AMZN COM BILL * WA	24.98
04/16	DEBIT CARD PURCHASE, COMCAST 800 COMCAST * NJ	314.46
04/16	DEBIT POS, WAWA 981, SICKLERVILLE * NJ	76.26
04/16	DEBIT CARD PURCHASE, ATIREGAL CINEMAS, REGMOVIES COM * CA	70.74
04/16	DEBIT CARD PURCHASE, THE DISNEY STORE 465, DEPTFORD * NJ	47.87
04/16	DEBIT CARD PURCHASE, WA WASHINGTON TOWNSHIP 1, SEWELL * NJ	35.46
04/16	DEBIT CARD PURCHASE, CVS PHARMACY 00 00362, SEWELL * NJ	34.54
04/16	DEBIT CARD PURCHASE, AMAZON COM AMZN COM BILL, AMZN COM BILL * WA	31.99
04/16	DEBIT CARD PURCHASE, SUNOCO 0204081400, TURNERSVILLE * NJ	30.81
04/16	DEBIT CARD PURCHASE, AMAZON COM AMZN COM BILL, AMZN COM BILL * WA	29.39
04/16	DEBIT CARD PURCHASE, WAWA 981 00009811, SICKLERVILLE * NJ	20.00
04/16	DEBIT CARD PURCHASE, TONY LUKE S, DEPTFORD * NJ	19.16
04/16	DEBIT CARD PURCHASE, SQ GINNY S COOKIES, WOODBURY * NJ	17.83
04/16	DEBIT CARD PURCHASE, PIZZA ZEPPOLE, DEPTFORD * NJ	12.42
04/16	DEBIT CARD PURCHASE, CHICK FIL A 00454, DEPTFORD * NJ	2.12
04/17	DEBIT CARD PURCHASE, SEVEN STAR DINER, SEWELL * NJ	35.20
04/17	DEBIT CARD PURCHASE, WENDY S 3018, TURNERSVILLE * NJ	22.32
04/17	DEBIT CARD PURCHASE, SEVEN STAR DINER, SEWELL * NJ	16.91



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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Page 5 of 5  
Statement Period Mar 24 2018-Apr 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/18	DEBIT CARD PURCHASE, *****30009793589, AUT 041718 VISA DDA PUR SHOPRITE WASHINGTON TWP SEWELL *NJ	107.25
04/18	DEBIT CARD PURCHASE, *****30009793589, AUT 041618 VISA DDA PUR NORDSTROM DIRECT 0808 888 282 6060 *IA	23.40
04/19	DEBIT CARD PURCHASE, *****30009793589, AUT 041818 VISA DDA PUR NORDSTROM DIRECT 0808 CEDAR RAPIDS *IA	102.40
04/19	DEBIT CARD PAYMENT, *****30009793589, AUT 041818 VISA DDA PUR AMAZONPRIME MEMBERSHIP AMZN COM PRME *WA	13.85
04/23	DEBIT CARD PURCHASE, *****30009793589, AUT 042318 VISA DDA PUR SHOPRITE WSHNGTNTWP S1 SEWELL *NJ	251.96
04/23	DEBIT POS, *****30009793589, AUT 042218 DDA PURCHASE WAWA 981 SICKLERVILLE *NJ	104.42
04/23	TD ATM DEBIT, *****30009793589, AUT 042318 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	100.00
04/23	DEBIT CARD PURCHASE, *****30009793589, AUT 042118 VISA DDA PUR THE DISNEY STORE 465 DEPTFORD *NJ	44.77
04/23	DEBIT CARD PURCHASE, *****30009793589, AUT 042118 VISA DDA PUR GAS STOP SEWELL *NJ	43.05
04/23	DEBIT CARD PURCHASE, *****30009793589, AUT 042018 VISA DDA PUR DIS SHOPDISNEY COM 800 328 0368 *CA	30.00
Subtotal:		3,431.01

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/11	MINI STMT PREAUTH, *****30009793589 AUT 041118 MINISTMT PREAUTH 284 EGG HARBOR ROAD SEWELL *NJ	0.00
04/16	DEBIT	400.00
Subtotal:		400.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/23	-242.12	04/09	902.06
03/26	756.40	04/11	2,802.19
03/27	742.55	04/12	2,528.16
03/28	322.72	04/13	2,425.71
03/29	222.63	04/16	1,282.66
04/02	322.63	04/17	1,208.23
04/03	78.75	04/18	1,077.58
04/04	25.73	04/19	861.33
04/06	20.73	04/23	387.13